

NEXT STEPS FOLLOWING HURRICANE IRENE

Now that Hurricane Irene has passed, it is time to consider recovery and repairs to your property.

Homeowners are encouraged to review their policies and make sure they know what is covered. Generally, flood damage caused “from above,” like heavy rain, is likely covered by homeowner’s insurance. However, flood damage “from below,” such as water entering through basement walls or resulting from sewer backups, may not be covered. Flood insurance is available through the National Flood Insurance Program. Homeowners and personal property insurance covers wind damage to a home, including damage resulting from falling tree and limbs.

In some areas of the state, including Cape Cod, many insurance policies include wind deductibles as part of a policy. Most carriers apply the deductible as a percentage to the dwelling limit on the policy, ranging from 1 to 5 percent. For example, a deductible of three percent and a \$200,000 dwelling limit means the homeowner pays all covered wind-related losses up to \$6,000 before the insurance company pays for any losses.

Homeowners who have suffered hurricane related damages should confer with their insurance agent or carrier to determine the extent to which their losses are covered by insurance.

What we should all consider:

- Be safe. Do not try to re-enter your home or attempt repairs until it is safe to do so;
- Keep children and pets away from down or low-hanging power lines;
- Contact your insurance company as soon as possible;
- Do not make permanent repairs until the adjuster has inspected the property - but do take action to prevent further damage, like covering holes in the roof or removing water;
- Take pictures of any storm related damage to your property or belongings, particularly if you must throw away items of value that are bacteria-laden;
- Keep a record of all your receipts, and document any time you spent securing your property, and your conversations with the insurance company.

For those who are uninsured or underinsured, it is possible that you may become eligible for disaster assistance from the federal government, if the Commonwealth qualifies for a Presidential Disaster Declaration. If that occurs,

assistance through the Federal Emergency Management Agency (FEMA) and/or the Small Business administration (SBA) may become available for homeowners, tenants and businesses for insurance shortfalls. MEMA has initiated the process to determine eligibility for such a Declaration and the resulting assistance. This process may take as much as a week or more to complete.

Consumers with insurance concerns should contact the Division of Insurance at (888) 563-4467 or (617) 521-7794. For more information on disaster preparedness and planning visit the Office of Consumer Affairs and Business Regulation website. The Division of Insurance is an agency within the Office of Consumer Affairs and Business Regulation. Follow the Office at www.mass.gov/consumer, its Consumer Connections Blog and at its Twitter feed, @Mass_Consumer.

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